

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION**

In re:

MARCO A. GEORENO

Debtor(s)

Case No. 13-24734-JNP

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/03/2013.
- 2) The plan was confirmed on 09/18/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/06/2014.
- 5) The case was Completed on 06/26/2018.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,030.25.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$24,777.00
Less amount refunded to debtor	\$414.00

**NET RECEIPTS:** **\$24,363.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,181.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,740.43
Other	\$531.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,452.43**

Attorney fees paid and disclosed by debtor: \$719.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII, LLC	Unsecured	1,835.00	2,203.64	0.00	0.00	0.00
ALTAIR OH XIII, LLC	Unsecured	2,349.00	2,499.02	2,499.02	1,201.03	0.00
ALTAIR OH XIII, LLC	Unsecured	691.00	685.61	685.61	329.50	0.00
BMW BANK OF NORTH AMERICA	Unsecured	5,382.00	22,647.95	22,647.95	10,884.61	0.00
CAPITAL RECOVERY V, LLC	Unsecured	827.00	827.72	827.72	397.81	0.00
DISCOVER BANK	Unsecured	1,970.00	1,970.42	1,970.42	946.99	0.00
ECMC	Unsecured	NA	15,354.33	0.00	0.00	0.00
ECMC	Unsecured	NA	6,149.47	0.00	0.00	0.00
ECMC	Unsecured	NA	5,247.00	0.00	0.00	0.00
LVNV FUNDING, LLC	Unsecured	1,355.00	1,355.21	1,355.21	651.31	0.00
MERRICK BANK	Unsecured	1,841.00	1,811.97	1,811.97	870.83	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	954.00	1,079.19	1,079.19	518.65	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	724.00	724.73	724.73	348.31	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,764.00	1,820.24	1,820.24	874.81	0.00
PREMIER BANKCARD	Unsecured	340.00	326.93	326.93	326.93	0.00
QUANTUM3 GROUP, LLC	Unsecured	1,127.00	1,285.33	1,285.33	617.73	0.00
SUNOCO CARD	Unsecured	351.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORPORAT	Secured	32,000.00	38,465.10	0.00	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	NA	68,715.58	0.00	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	327,091.76	330,413.63	0.00	0.00	0.00
WELLS FARGO FINANCIAL NATIONAL	Secured	2,848.00	0.00	942.06	942.06	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$942.06	\$942.06	\$0.00
<b>TOTAL SECURED:</b>	<b>\$942.06</b>	<b>\$942.06</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$37,034.32</b>	<b>\$17,968.51</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,452.43</u>
Disbursements to Creditors	<u>\$18,910.57</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$24,363.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/07/2018

By: /s/ Isabel C. Balboa

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.